

OFFICIAL STATEMENT

RAINBOW MUNICIPAL WATER DISTRICT

San Diego County, California

\$800,000

1975 WATER BONDS, SERIES A, FOR IMPROVEMENT DISTRICT NO. 5


(General Obligations)

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Bids to be received by a representative of the Board of Directors of the Rainbow Municipal Water District at 10:00 a.m., Tuesday, April 29, 1975, in the offices of Stone & Youngberg Municipal Financing Consultants, Inc., 1541 Wilshire Boulevard, Suite 402, Los Angeles, California 90017.



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RAINBOW MUNICIPAL WATER DISTRICT
San Diego County, California

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The information contained within this Official Statement was prepared under the direction of the Board of Directors of the Rainbow Municipal Water District by Stone & Youngberg Municipal Financing Consultants, Inc., financing consultants to the District.

All of the following summaries of the statutes and resolutions are made subject to all of the provisions of such documents. These summaries do not purport to be complete statements of such provisions and reference is made to such documents for further information.

The information contained in this Official Statement has been compiled from sources believed to be reliable. The Official Statement contains estimates and matters of opinion, which are not intended as representations of fact. This Official Statement is not to be construed as a contract with the purchasers of the bonds.

THE DATE OF THIS OFFICIAL STATEMENT IS MARCH 24, 1975

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INTRODUCTION

The Rainbow Municipal Water District was formed in December of 1953 for the primary purpose of distributing water obtained from the San Diego Aqueduct. The District also provides sewerage service to three areas within its boundaries.

The San Diego Aqueduct, which passes through the District, delivers water supplied by the Metropolitan Water District of Southern California (MWD). The aqueduct presently is supplied with water from the MWD Colorado River Aqueduct. However, MWD is in the process of completing facilities which will deliver a blend of waters from the Colorado River and the State Water Project.

Improvement District No. 5 of the Rainbow Municipal Water District was created on August 27, 1973, for the purpose of financing a water transmission system for the area. On October 16, 1973, voters within the Improvement District approved the issuance of \$1,000,000 of bonds for the purpose.

The \$800,000 of 1975 Water Bonds, Series A, currently being offered for sale represent the first series of the \$1,000,000 authorization. The proceeds from the sale of the bonds will be used to finance the acquisition and construction of the first phase of a water transmission system to serve the Improvement District.

The Improvement District covers an area of approximately 2,800 acres located in the southern portion of the Rainbow Municipal Water District approximately 12 miles inland from the City of Oceanside, 12 miles north of the City of Escondido and 45 miles north of the City of San Diego. It extends westward from the Interstate 15 highway link between San Diego and Riverside.

The principal economic activity in the Improvement District is agriculture, consisting primarily of avocado and flower production. The water supply facilities to be financed by the bonds currently being offered for sale will permit additional acreage to be cultivated.

The population of the Improvement District is estimated to be 100 people. Moderate population growth is anticipated in the future but it is expected that most of the developed land will be devoted to agriculture.

The 1974/75 assessed valuation of the Improvement District is \$1,426,672, exclusive of property assessed on the unsecured roll. Unsecured property will not appear on the Improvement District No. 5 tax roll until the 1975/76 fiscal

year. During the 1973/74 fiscal year, secured taxes in the amount of \$100,-138.14 were assessed against property subsequently included in Improvement District No. 5 and by June 30 all but \$3,515.04, or 3.51 percent, had been paid.

Following the sale of the \$800,000 of 1975 Water Bonds, Series A, the direct and overlapping debt of the Improvement District will be \$1,170,695, excluding the \$2,277 share of bonds secured by leases to the County.

THE BONDS

AUTHORITY FOR ISSUANCE

The \$800,000 of Rainbow Municipal Water District 1975 Water Bonds for Improvement District No. 5, Series A, are being issued pursuant to Resolution No. 632 adopted by the District Board of Directors on March 24, 1975, and under provisions of the Municipal Water District Act of 1911, Division 20 of the California Water Code, commencing with Section 71000.

Pursuant to Section 53541 of the California Government Code, the bonds are being issued in place of an equal principal amount authorized at a rate of seven percent. The bonds represent the first series of \$1,000,000 of bonds authorized by a vote of 5 to 1 at an election held on March 24, 1975.

TERMS OF SALE

Bids for the purchase of the bonds will be received by a representative of the Board of Directors of the District at or before 10:00 a.m., on Tuesday, April 29, 1975, at the offices of Stone & Youngberg Municipal Financing Consultants, Inc., 1541 Wilshire Boulevard, Suite 402, Los Angeles, California 90017. It is anticipated that the Board of Directors will award the bonds at a meeting to be held at 7:30 p.m. of the same day. Details of the terms of sale are included in the Notice Inviting Bids adopted on March 24, 1975.

DESCRIPTION OF THE BONDS

The \$800,000 principal amount of Rainbow Municipal Water District 1975 Water Bonds for Improvement District No. 5, Series A, will be issued in denominations of \$5,000. The bonds will be numbered from A1 to A160, inclusive, and will be dated May 1, 1975. The bonds will mature serially on May 1 of each year, as shown in the tabulation on the following page.

Interest is payable semiannually on May 1 and November 1, beginning November 1, 1975.

Both principal and interest are payable at the Los Angeles and San Francisco Corporate Trust Division of the Bank of America NT & SA, paying agent for the District, or at any paying agent of the District in Chicago, Illinois or New York, New York.

SCHEDULE OF MATURITIES

May 1	Principal Maturing
1978-81	\$15,000
1982-85	20,000
1986-87	25,000
1988-89	30,000
1990-91	35,000
1992-93	40,000
1994	45,000
1995	50,000
1996-97	55,000
1998	60,000
1999	65,000
2000	70,000

REDEMPTION PROVISIONS

The resolution of issuance provides that bonds maturing on or before May 1, 1987 are not subject to call or redemption prior to their fixed maturity dates. Bonds maturing on and after May 1, 1988, a principal amount of \$610,000, are subject to call and redemption as a whole or in part in inverse numerical order at the option of the Board of Directors of the District on any interest payment date on or after May 1, 1987, upon payment of the principal amount plus interest to the date of redemption and a premium equal to one-quarter of one percent of the principal amount for each year or portion of a year between the date of redemption and the maturity date. The District will publish in a financial journal or financial newspaper published in the City of New York, New York, a notice of intended redemption at least 30 days but not more than 60 days prior to the redemption dates. Written notice of redemption is to be mailed by the District to the holders of any registered bonds designated for redemption.

REGISTRATION

The bonds will be issued as coupon bonds which will be registrable only as to both principal and interest and will be subject to discharge from registration, both at the option of the holder.

LEGAL OPINION

The unqualified opinion of Rutan & Tucker, Santa Ana, California, bond counsel for the Rainbow Municipal Water District, approving the validity of the bonds will be supplied free of charge to the original purchasers of the bonds. A copy of the legal opinion of Rutan & Tucker, certified by the official in whose office the original is filed, will be printed on each bond without charge to the successful bidder.

TAX EXEMPT STATUS

In the opinion of bond counsel, the interest on the bonds is exempt from present Federal income taxes and from State of California personal income taxes under present federal and state income tax laws.

PURPOSE OF THE BONDS

The proceeds from the sale of the Series A Bonds will be used to finance the acquisition and construction of the water system facilities for Improvement District No. 5, including the first year's interest on the bonds, as described in this official statement under "The Project".

SECURITY

Bond principal and interest are payable from annual ad valorem assessments which may be levied without limitation as to rate or amount on all assessable lands within the Improvement District, provided that, in lieu of levying taxes, the District may use funds derived from water service and standby charges within the Improvement District, if available for that purpose.

FUTURE ISSUES OF AUTHORIZED BONDS

The District contemplates the issue of the remaining authorized bonds to finance construction of additional water facilities. However, no additional sales are anticipated before January 1976.

ESTIMATED ANNUAL BOND SERVICE

Table 1 shows estimated annual bond service on the 1975 Water Bonds, Series A, for Improvement District No. 5.

Table 1
 RAINBOW MUNICIPAL WATER DISTRICT
 IMPROVEMENT DISTRICT NO. 5
 Estimated Annual Bond Service

Year	Principal Outstanding	Estimated Interest	Principal Maturing May 1	Total Bond Service
1976	\$800,000	\$ 64,000	\$ ---	\$ 64,000
1977	800,000	64,000	---	64,000
1978	800,000	64,000	15,000	79,000
1979	785,000	62,800	15,000	77,800
1980	770,000	61,600	15,000	76,600
1981	755,000	60,400	15,000	75,400
1982	740,000	59,200	20,000	79,200
1983	720,000	57,600	20,000	77,600
1984	700,000	56,000	20,000	76,000
1985	680,000	54,400	20,000	74,400
1986	660,000	52,800	25,000	77,800
1987	635,000	50,800	25,000	75,800
1988	610,000	48,800	30,000*	78,800
1989	580,000	46,400	30,000*	76,400
1990	550,000	44,000	35,000*	79,000
1991	515,000	41,200	35,000*	76,200
1992	480,000	38,400	40,000*	78,400
1993	440,000	35,200	40,000*	75,200
1994	400,000	32,000	45,000*	77,000
1995	355,000	28,400	50,000*	78,400
1996	305,000	24,400	55,000*	79,400
1997	250,000	20,000	55,000*	75,000
1998	195,000	15,600	60,000*	75,600
1999	135,000	10,800	65,000*	75,800
2000	70,000	5,600	70,000*	75,600
	Totals	\$1,098,400	\$800,000	\$1,898,400

*Callable on and after May 1, 1987.

THE PROJECT

EXISTING WATER FACILITIES

Part of the eastern portion of Improvement District No. 5 is served by three 8 inch transmission lines which are part of the overall Rainbow Municipal Water District transmission system. These lines have a capacity of 1/2 of a cubic foot per second and presently are being used to capacity so that no additional connections can be made. The lines are being supplied by a connection to Pipeline No. 3 of the San Diego Aqueduct, which conveys water from the Metropolitan Water District of Southern California (MWD).

The San Diego Aqueduct currently transmits untreated water obtained from the MWD Colorado River Aqueduct. In the future Pipeline 3 will be supplied with a blend of Colorado River Water and State Project water from the MWD Skinner Treatment Plant.

THE PROJECT

The project to be financed by the sale of the Series A Improvement District No. 5 Bonds will consist of the acquisition and installation of 6 to 12 inch transmission lines, which, together with the main transmission lines of the Rainbow Municipal Water District, will extend a backbone system throughout the Improvement District.

At the same time the Improvement District facilities are being installed, the Rainbow Municipal Water District will install an additional transmission line, a 4,000,000 gallon reservoir and an additional connection to Pipeline 3 of the San Diego Aqueduct to serve Improvement District No. 5 and other areas of the overall district.

ESTIMATED PROJECT COSTS

Table 2 shows an estimate of the project costs to be met with the proceeds of the \$800,000 of Series A 1975 Water Bonds of Improvement District No. 5.

Table 2
RAINBOW MUNICIPAL WATER DISTRICT
IMPROVEMENT DISTRICT NO. 5
Estimated Project Costs

Acquisition and Installation of Transmission Mains	\$726,000
Funded Interest	64,000
Legal, Financing and Administration	<u>10,000</u>
Total	\$800,000

FINANCIAL DATA

ASSESSED VALUATIONS

The assessed valuation of Improvement District No. 5 of the Rainbow Municipal Water District is established by the San Diego County Assessor. Improvement District No. 5 first appeared on the tax rolls in the 1974/75 fiscal year.

The State Board of Equalization reports that San Diego County Assessed valuations for 1974/75 average 26.6 percent of full cash value. Utility property is assessed by the State at 25 percent of full cash value.

The Constitution and Statutes of the State of California exempt 50 percent of the assessed value of business inventories and \$1,750 of the assessed value of an owner-occupied dwelling if the homeowner files for the exemption, but revenue lost by each taxing agency as a result of these two exemptions is reimbursed from State funds.

The following table summarizes the 1974/75 secured assessed valuations of Improvement District No. 5 before and after giving effect to these exemptions.

Unsecured property was assessed at the March 1, 1975 lien date, and unsecured valuations will first appear on the 1975/76 tax rolls.

RAINBOW MUNICIPAL WATER DISTRICT IMPROVEMENT DISTRICT NO. 5 1974/75 Assessed Valuations

	Net Assessed Valuation	Homeowner and Business Inventory Exemptions	Assessed Valuation For Revenue Purposes
Secured Roll	\$1,405,479	\$6,053	\$1,411,532
Utility Roll	<u>15,140</u>	<u>--</u>	<u>15,140</u>
Total	\$1,420,619	\$6,053	\$1,426,672

TAX RATES

No tax rate was levied for Improvement District No. 5 in the 1974/75 fiscal year.

There are eight tax rate areas in Improvement District No. 5. The total 1974/75 tax rate per \$100 assessed valuation for the largest tax rate area (1974/75 assessed valuation \$614,942 before deduction of reimbursable exemptions) is shown in the following tabulation.

TAX RATE AREA 57107 1974/75 Tax Rates

San Diego County	\$2.850
Education	3.888
Rainbow Municipal Water District	1.520
Metropolitan Water District	.150
San Diego County Water Authority	.110
Other Special Districts	<u>.345</u>
 Total Rate - All Property	 \$8.863
 Land Only: Mission Resource Conservation District	 \$0.006

TAX LEVIES AND DELINQUENCIES

Ad valorem taxes of the Rainbow Municipal Water District are collected by the San Diego County Tax Collector at the same time and in the same manner as city and school district taxes. Taxes are payable on November 1 and February 1 and become delinquent on December 10 and April 10, except taxes on certain properties which are assessed on the unsecured roll. Unsecured taxes are assessed on March 1 and become delinquent the following August 31.

Improvement District No. 5 first appeared on the tax roll in 1974/75, hence there is no record of tax delinquency. The summary on the following page shows the 1973/74 secured taxes levied for all purposes on the properties now within Improvement District No. 5, together with the amounts and percentages delinquent as of June 30, 1974.

RAINBOW MUNICIPAL WATER DISTRICT
IMPROVEMENT DISTRICT NO. 5
Total 1973/74 Secured Taxes Levied and Delinquencies

Tax Levy	\$100,138.24
Delinquent as of June 30, 1974	
Amount	\$3,515.04
Percent	3.51%

WATER RATES

The Rainbow Municipal Water District water rates which became effective on July 1, 1974 are shown on the following page.

REVENUES AND EXPENDITURES

Table 3 shows a summary of revenues and expenditures of the overall district for the past five years, as reported in the annual audits.

DIRECT AND OVERLAPPING BONDED DEBT

Improvement District No. 5 currently has no outstanding general obligation bonds. Table 4 summarizes the Improvement District's direct and overlapping bonded debt.

RAINBOW MUNICIPAL WATER DISTRICT
Water Rates

Service Charges

Meters 1" & Under (read bi-monthly)	\$ 4.50 per mo.
Meters 1" & Under (all others)	5.00 per mo.
Meters 1½" and 2"	6.00 per mo.
Meters 3"	10.00 per mo.
Meters 4" and 6"	15.00 per mo.
Additional dwelling units - each	2.00 per mo.
Mobilehome space	2.00 per mo.
Additional commercial uses	2.00 per mo.
Motel room with bath	1.00 per mo.

Quantity Rates Per 100 Cubic Feet	<u>Agriculture</u>	<u>Others</u>
First 2,600 Cubic Feet	21¢	21¢
Over 2,600 Cubic Feet	13¢	21¢

Pumping Charges*

Rainbow Heights	4.8¢ per 100 cu. ft.
Improvement District U-1	2.3¢ per 100 cu. ft.

Meter Turn On Charge	\$10.00 per mo.
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Charges for Service Connections

<u>Meter Size</u>	<u>New Meter Installation</u>	<u>Service Lateral Only</u>
3/4"	\$250	\$150
1"	300	150
1-1/2 "	500	210
2" disc	700	250
2" compound	950	250
3"	Cost plus 15% - Deposit \$1,800	
4"	Cost plus 15% - Deposit \$2,500	
Fire Hydrant Installation	Cost plus 15% - Deposit \$1,100	

*Added to water rates in areas indicated.

Table 3
 RAINBOW MUNICIPAL WATER DISTRICT
 Summary of Revenues and Expenditures

Fiscal Year	1969/70	1970/71	1971/72	1972/73	1973/74
REVENUES					
Water Sales	\$ 716,616	\$ 782,659	\$ 981,140	\$ 819,257	\$ 977,570
Taxes and Annexation Charges	459,543	531,571	580,653	640,530	760,332
Service and Connection Charges	152,956	187,160	306,075	313,337	356,577
Other Revenues	<u>96,214</u>	<u>105,327</u>	<u>138,751</u>	<u>94,575</u>	<u>208,113</u>
Total Revenues	\$1,425,329	\$1,606,717	\$2,006,619	\$1,867,699	\$2,302,592
EXPENDITURES					
Operating Expenses	\$ 765,902	\$ 853,788	\$1,081,989	\$1,055,773	\$1,318,485
Debt Service	310,467	312,159	407,162	393,934	331,231
Depreciation	<u>168,023</u>	<u>192,259</u>	<u>209,878</u>	<u>342,764</u>	<u>470,105</u>
Total Expenditures	\$1,244,392	\$1,358,206	\$1,699,029	\$1,792,471	\$2,119,821
NET INCOME	\$ 180,937	\$ 248,511	\$ 307,590	\$ 75,228	\$ 182,771

Table 4
 RAINBOW MUNICIPAL WATER DISTRICT
 IMPROVEMENT DISTRICT NO. 5
 Overlapping General Obligation Bonded Debt

Estimated Population	100
1974/75 Assessed Valuation	\$1,426,672
Estimated Market Value	\$5,367,000 (1)

DIRECT AND OVERLAPPING BONDED DEBT:	% Applicable Debt	April 29, 1975 (2)
San Diego County	0.028%	\$ 1,600 (3)
San Diego County Water Authority	0.029	16,286
Metropolitan Water District	0.004	22,088
Palomar Junior College District	0.183	1,722
Fallbrook Union High School District	0.978	10,856
Bonsall Unified School District	3.881	35,938
Rainbow Municipal Water District (1955-62 Issues)	2.727	49,768
Rainbow Municipal Water District (Subsequent Issues)	2.797	218,026 (4)
Rainbow Municipal Water District, Improvement District No. 5	100.000	800,000 (5)
Northern San Diego Hospital District	0.219	14,377
Fallbrook Local Fire District	0.103	34

TOTAL DIRECT AND OVERLAPPING BONDED DEBT \$1,170,695

	Percentage Of		Per Capita
	Assessed Valuation	Market Value	
Assessed Valuation	-- %	-- %	14,267
Direct Debt	56.07	14.91	8,000
Direct and Overlapping Debt	82.06	21.81	11,707

- (1) The State Board of Equalization reports that 1974/75 San Diego County assessed valuations averaged 26.6 percent of full cash value, except for utility property which is assessed by the State, reportedly at 25 percent.
- (2) Excluding sales, if any, between March 24, 1975, and April 29, 1975, except for bonds currently being offered for sale.
- (3) Excludes \$2,277 share of bonds secured by leases to San Diego County.
- (4) Includes share of bonds to be sold April 29, 1975.
- (5) To be sold April 29, 1975.

THE DISTRICT

The Rainbow Municipal Water District, comprising a total area of 47,100 acres, is located in northwestern San Diego County, approximately two hours driving time from Los Angeles and one hour from San Diego. The District shares common boundaries with Riverside County, Camp Pendleton Marine Corps Base, the unincorporated community of Fallbrook and the City of Oceanside. Located within the District boundaries are the unincorporated communities of Bonsall and Rainbow.

DISTRICT ORGANIZATION

The Rainbow Municipal Water District was organized on December 20, 1953, under the Municipal Water District Act of 1911 (commencing with Section 71000 of the California Water Code). The Board of Directors is composed of five members who are elected by divisions of the District for four-year alternating terms, with the president being elected by the Board from among its members. Advisory Committees composed of residents from all divisions of the District assist the Board in identifying and solving water problems and in financial planning. Operation, maintenance, and administration of the system is carried out by a staff of 26 employees under direction of the General Manager.

The District provides both water and sewerage service.

DESCRIPTION OF THE IMPROVEMENT DISTRICT

Improvement District No. 5 was created on August 27, 1973. It contains an area of approximately 2,800 acres in the southern portion of the Rainbow Municipal Water District, in an area generally known as Gopher Canyon. The Improvement District is located about 12 miles inland from the City of Oceanside (population 56,000), 12 miles north of the City of Escondido (population 46,000), and 45 miles north of the City of San Diego.

The Improvement District is bordered on the east by Interstate 15 (US 395), which connects San Diego with the Riverside-San Bernardino metropolitan area. State and county roads link the Improvement District with Interstate 5, California's principal north-south artery, at Oceanside.

The District is primarily agricultural, with numerous farms and orchards. The current population is approximately 100. Moderate population growth is anticipated.

There are at present 38 active water service connections within Improvement District No. 5. This number is expected to grow by 50 percent upon completion of the distribution facilities to be financed with the improvement district bonds currently being offered for sale and the water supply, storage and transmission facilities which are being constructed by the parent district.

In general, the economic information which follows refers to the entire Rainbow Municipal Water District. References to Improvement District No. 5 are so noted.

AGRICULTURE

Despite its growing urbanization, San Diego County remains the leading producer of avocados in the United States. During the past decade overall acreage planted to avocados has declined as groves in the southern portion of the County have been replaced with commercial, industrial and residential developments. However, this trend has been accompanied by a growth in planting in the northern portion of the County, especially in the Rainbow Municipal Water District. In 1974, there were 6,109 acres of land planted to avocados within the District. This represented approximately 46 percent of the total acreage in the County devoted to avocados.

Another important agricultural crop in the District is lemons. Approximately 1,329 acres were devoted to lemon groves in 1974.

Avocado and citrus growing in the District originally developed primarily in relatively large commercial groves. Of late, there has been an increase in the number of smaller groves developed to provide a second or retirement income.

Further expansion of avocado and citrus production is expected in the future. There are approximately 13,000 additional acres in the District suitable for these crops.

Other agricultural production consists of animal husbandry (384 acres), row crops (338 acres), horticulture (276 acres), vineyards (248 acres) and field crops (54 acres).

EMPLOYMENT AND INDUSTRY

Employment within the District and immediate area is primarily in the field of agriculture and related food processing industries. Important in the agricultural field is the Fallbrook Citrus Association, which is associated with Sun-kist, and Calavo Growers Association. The second most active area of employ-

ment is in the trade and service categories, followed by residential and commercial construction. Residents of Improvement District No. 5 are within commuting distance of Oceanside and Escondido, each of which has an established industrial base.

TRANSPORTATION

The Rainbow Municipal Water District is traversed by Interstate 15 (US 395), and is just a few miles inland from Interstate 5, California's main north-south route. Bus service to adjoining communities, as well as the metropolitan centers of San Diego and Los Angeles, is available in Fallbrook via Greyhound Bus Lines.

As previously noted, Interstate 15 forms the eastern boundary of Improvement District No. 5. East-west traffic circulation within the Improvement District is provided by Gopher Canyon Road which extends from Interstate 15 to State Highway 76, leading to the coastal cities.

The Santa Fe Railway provides freight service, primarily for agricultural products, to marketing centers. Amtrak-operated passenger trains with connections throughout the nation may be boarded at Oceanside, 12 miles to the west. San Diego International Airport (Lindbergh Field) is the main air terminus for the county. The airport is served by eight scheduled passenger lines which also offer freight and express service.

BANKING

Banking facilities locally available to residents of the District include branches of the Bank of America NT & SA, Security Pacific National Bank and Southwest Bank in Fallbrook.

UTILITIES

The Rainbow Municipal Water District is provided gas and electric service by San Diego Gas and Electric Company. Telephone service is provided by Pacific Telephone and Telegraph Company.

EDUCATION

Public education in Improvement District No. 5 is provided by the Bonsall Union School District (fall 1974 enrollment 578) and the Fallbrook Union High School District (1974 enrollment 1,650). Palomar Community College, located ten miles south of the Improvement District, in San Marcos, is a two-year

college. Approximately the same distance to the west is Mira Costa, also a two-year community college. Many colleges and universities are available in the San Diego area and neighboring portions of Los Angeles, Orange and Riverside Counties.

COMMUNITY FACILITIES

The Fallbrook area is served by two local weekly newspapers and daily newspapers from the Los Angeles and San Diego metropolitan centers. A community antenna television service provides reception from both Los Angeles and San Diego. Radio broadcasting is received from Los Angeles and San Diego as well as stations located in adjoining communities. Practically every denomination is represented by some 21 churches.

Medical assistance is available at the modern Fallbrook Community Hospital which has 68 beds. More than twenty physicians, surgeons and dentists maintain offices in the community. Improvement District No. 5 has convenient access to the hospital and medical facilities of Oceanside and Escondido, in addition to Fallbrook.

Three golf courses are located in the parent district, and there are five others within easy driving distance. Mount Palomar, site of the world-famous Palomar Observatory and a newly opened ski area, lies within one hour's driving time in the Cleveland National Forest. Approximately the same distance to the south are the recreational and cultural advantages of Metropolitan San Diego.

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